

**IOWA LEGISLATIVE HEALTH CARE  
COVERAGE COMMISSION**

**CHAIRPERSON  
AND VICE CHAIRPERSON  
RECOMMENDATIONS REGARDING THE  
IOWA INSURANCE INFORMATION  
EXCHANGE**

**November 10, 2010**

**Chairperson and Vice Chairperson Recommendation  
Iowa Insurance Information Exchange**

**Recommendation A.**

**The Iowa Health Care Coverage Commission shall serve as the Iowa Insurance Information Exchange Advisory Board in order to fulfill its statutory duties as specified in S.F. 2356 (Iowa Code §505.32), which consist of:**

1. Receiving an update on the status of the Iowa Insurance Information Exchange at all Commission regular meetings through July 1, 2011. The updates provided by the Iowa Insurance Division (Insurance Division) shall include but not be limited to the following:
  - a) A description of the progress made by the Insurance Division in developing and operationally implementing the Iowa Insurance Information Exchange;
  - b) A description of the resources and information available to consumers through the Iowa Insurance Information Exchange;
  - c) A description of demographic information that illustrates how and by whom the Iowa Insurance Information Exchange is being utilized;
  - d) A description of the costs of implementing and operating the Iowa Insurance Information Exchange;
  - e) A description of how the Iowa Insurance Information Exchange is promoting greater transparency in providing quality data on health care providers and health care coverage plans and in providing data on the cost of medical care that is easily accessible to the public; and
  - f) The Insurance Division shall review all information available on the Iowa Insurance Information Exchange in a timely fashion or as required by law.
2. **The Iowa Insurance Information Exchange shall focus on the needs of Iowa health care consumers.**
  - a) The Iowa Information Exchange should provide easily accessible information that is accurate, standardized in format, easy to read, understand, and navigate and available 24 hours a day via a website, to all Iowans and consisting of but not limited to:
    - i. Public and private health insurance coverage options available in Iowa;
    - ii. Information on the administrative costs of private coverage, and the percentage and source of any state and federal funding available for private coverage;
    - iii. Side-by-side comparisons of private health insurance coverage options offered by insurance carriers, organized delivery systems, and public programs including but not limited to premiums costs, benefits covered and not covered, the amount of coverage for each service, including co-pays and deductibles, administrative costs, and any prior authorization requirements for coverage;
    - iv. Information on the availability of care delivered by safety net providers.

- b) The Insurance Division should provide a toll-free telephone number for those consumers in need of additional assistance.
- c) The Insurance Division shall confer with the with the Iowa Insurance Information Exchange Advisory Board (Advisory Board) to review information available on the Iowa Insurance Information Exchange website and other publications to determine if changes or updates need to be made to the content provided by the Iowa Insurance Information Exchange.
- d) The Insurance Division and the Advisory Board shall work closely with consumer advocacy groups to assure the perspective of the consumer is considered in the content and style of the information provided by the Iowa Insurance Information Exchange, and shall include any reasonable additions to the Iowa Insurance Information Exchange the advocacy groups may recommend.
- e) The Insurance Division shall conduct an initial marketing campaign to promote the Iowa Insurance Information Exchange and availability of comparative health coverage information available in Iowa.
- f) The Insurance Division shall conduct an ongoing marketing campaign for the Iowa Insurance Information Exchange.
- g) The Insurance Division shall review the Iowa Insurance Information Exchange plan of operation on a yearly basis with the assistance of the Advisory Board and shall make changes and amendments to the plan of operation as are necessary and appropriate.
- h) The Insurance Division shall, where information technology and considerations of consumer privacy protection allow, monitor the demographic composition of the persons accessing the Iowa Insurance Information Exchange, in the areas of age, marital, insurance coverage status, geographic location and other factors that may be relevant to the operation of the Iowa Insurance Information Exchange, and to the development of a potential future Iowa health benefit purchasing exchange.

**3. The Insurance Division shall provide recommendations to the Iowa Insurance Information Exchange Advisory Board regarding:**

- a) Statutory options that improve seamlessness in the health care system in Iowa.
- b) Funding opportunities to increase health care coverage in the state, particularly for individuals who have been denied access to health insurance coverage.
- c) In the event additional services or programs are added to the Iowa Insurance Information Exchange, the inclusion of such services shall be done on a timely basis as established by the Insurance Division with the assistance of the Advisory Board.

## **REFER TO WORKGROUP III FOR CONSIDERATION**

### **Recommendation B – Transition to an Iowa Health Benefit Purchasing Exchange.**

**The Iowa Insurance Information Exchange shall be designed and operated to ensure the most seamless transition possible to an Iowa Health Benefit Purchasing Exchange within the dates proscribed by the Patient Protection and Affordable Care Act.**

- a) The Iowa Legislative Health Care Commission (Commission), while serving as the Iowa Insurance Exchange Advisory Board throughout the term of its existence as specified in S.F. 389 (October 1, 2011), will collaborate with the Iowa Department of Public Health, the Iowa Department of Human Services, the Division of Insurance and the Department of Revenue as they pursue the objectives of the recently awarded PPACA Exchange Planning Grant. The Commission shall assist the Grant “Working Group” as it creates recommendations and plans regarding the development of an Iowa purchasing exchange under the Patient Protection and Affordable Care Act.

### **Recommendation C – Take Action in 2011 to Promote the Establishment of a Purchasing Exchange**

The legislature should take action during the 2011 legislative session to establish an independent entity to guide the planning, development, and eventually govern a PPACA purchasing exchange by 2014.

This entity will provide the initial board leadership to create a plan of operation for an Iowa purchasing exchange.

While a prospective model for the PPACA exchange board is found in Iowa Code §514E.2 Iowa Comprehensive Health Insurance Corp, whatever governing model is chosen the exchange governing board must have well-defined statutory authority to do its work.